Commission Merchants.

SHERMAN & HALL,
Produce and Commission Merchants,
SOUTH WATER STREET,
CHICAGO.

B. FABIAN,
GENERAL COMMISSION MERCHANT,
St. Joseph, Missouri.

MOSELEY & McKOWN,
COMMISSION MERCHANTS
FOR THE SALE OF
Flour, Grain and Produce,
49 Quay Street, Albany, N. Y.

WATSON V. COE & CO.,
COMMISSION MERCHANTS,
FOR THE PURCHASE AND SALE OF
Pork, Flour, Grain and Seeds,
No. 250, South Water Street, Chicago, Illinois.

Transportation.

THE LIVERPOOL, NEW YORK AND PHILADELPHIA
STEAMSHIP COMPANY.

BUFFALO, CHICAGO AND
Lake Huron Railroad Line.
SHIPPERS OF PRODUCE AND MERCHANDIZE
TAKE NOTICE!

List of First-Class Screw Steamers

HUNTER, 680 tons Capt. Bickmore.
EDITH, 549 tons Capt. L. Hunt.
ONTONAGON, 587 tons Capt. R. Wilkie.
SUN, 949 tons Capt. Jones.

BUFFALO & LAKE HURON R. R.

GREAT CENTRAL RE
LAKE ROUTE, VIA
Pittsburgh, Ft. Wayne & Chicago
Pennsylvania Railroads,
all Baste
CLARKE & CO.,
THROUGH FREIGHT AGENTS,
Are prepared to contract freights for the above line, at the lowest rates.
Depot on Canal Basin, corner of
Bearborn street,
Chicago, Illinois.

CHICAGO, NEW YORK AN
BOSTON
FAST FREIGHT LINE,
Via PITTSBURGH, FT. WAYNE & CHICAGO
ROAD to Crestline, thence by the
Pittsburgh, Ft. Wayne & Chicago Railway
to Buffalo and Dunkirk, connecting with the New York
THE ONLY LINE SHIPPING FREIGHT NOT
TO CLEVELAND, TOLEDO OR DETROIT,
TO BE
BUFFALO & LAKE HURON R. R.
For Buffalo and at Buffalo with the NEW YORK
CENTRAL R. R. and the NEW YORK & ERIE R. R.
and N. Y. C. R. R. with the GRAND TRUNK R. R. of Canada
for Toronto, Montreal, and also with steamers, SAILING
VESSELS and PROPELLERS for Ogdensburg, Kingston and
Port Dalhousie, on Lake Ontario, and the Rideau Canal
for Montreal, offering superior facilities for the transportation of any and all property entrusted to their care.
Shippers from the East, the Lake Michigan ports,
will find it to their interest to apply to this line, as
they have the shortest and only route via Lake Huron
to Chicago. No Canal Insurance and from 2 to 3
days Time. For further particulars, apply to
WATSON V. COE, Agent, Chicago, Ill.
or to
CLEGHORN, LECKIE & CO.,
Who are the only authorized Agents in New York.
JOHN G. DALE, Agent,
No. 13 Broadway, New York.
March 9th, 1861.

BUFFALO, CHICAGO
AND
Lake Huron Railroad Line.
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No. 13 Broadway, New York.
March 9th, 1861.

Legal Advertisements.

CONSTABLE'S SALE.—By virtue of four (4) distinct warrants, issued by Joseph Haight of Wheeler, Cook County, Illinois, and directed to me, I will sell at Public Auction, to the highest bidder, at the
No. 199 Jackson Street,
in the City of Chicago, County of Cook, and State of Illinois, on the 26th day of March, A. D. 1861, at 10 o'clock, A. M. of said day, the following described property, to wit: [illegible] to satisfy said executions, with interest and costs of sale. Said sale to be made at the time and place aforesaid, on the ground, and the property will be delivered to the purchaser at the time of sale. Dated at Chicago, March 9th, A. D. 1861.
JOHN VANDEHOOF, Constable.

MASTER'S SALE.—State of Illinois, Cook County, ss. Adolphus Loeb et al. vs. Wolf Cahn et al. In Chancery. In the Superior Court of Chicago. In Chancery. Public notice is hereby given that in pursuance of a decree of said Court in the above entitled cause, I will on the ninth day of April A. D. 1861, at the hour of 10 o'clock A. M. of said day, at the office of said Court in the City of Chicago, sell at public auction to the highest bidder, at the south door of the Court House in said City, the following described lot with the buildings and improvements thereon, situate in said City of Chicago, to wit: Lot [illegible] in Ogden's Addition to Chicago, according to the plat of said addition recorded in the Recorder's Office of Cook County, Illinois. Said sale will be made for the purpose of paying the amount of money found due by said decree to the complainants, with interest thereon from the date thereof, and costs of suit. Terms of sale: Cash. Dated at Chicago, March 9th, A. D. 1861.
JOHN WILLIAMS, Master in Chancery.

MASTER'S SALE.—State of Illinois, Cook County, ss. Adolphus Loeb et al. vs. Wolf Cahn et al. In Chancery. In the Superior Court of Chicago. In Chancery. Public notice is hereby given that in pursuance of a decree of said Court in the above entitled cause, I will on the ninth day of April A. D. 1861, at the hour of 10 o'clock A. M. of said day, at the office of said Court in the City of Chicago, sell at public auction to the highest bidder, at the south door of the Court House in said City, the following described lot with the buildings and improvements thereon, situate in said City of Chicago, to wit: Lot [illegible] in Ogden's Addition to Chicago, according to the plat of said addition recorded in the Recorder's Office of Cook County, Illinois. Said sale will be made for the purpose of paying the amount of money found due by said decree to the complainants, with interest thereon from the date thereof, and costs of suit. Terms of sale: Cash. Dated at Chicago, March 9th, A. D. 1861.
JOHN WILLIAMS, Master in Chancery.

PUBLIC NOTICE is hereby given that on Monday, the 25th day of March, 1861, at my office, No. 199 Jackson street, in the City of Chicago, I shall offer for sale and sell at Public Auction, to the highest bidder, for cash in hand, all the right, title and interest which I have in and to the following described goods and chattels, now in my hands by virtue of a writ of attachment issued by Joseph Haight, a Justice of the Peace in and for said County of Cook, against the property of Wolf Cahn, to satisfy the sum of [illegible] dollars and costs of the said plaintiff, Joseph Haight, recovered against him in my said office, and payable in sixteen months from the 9th day of March, A. D. 1861, with interest thereon from the date thereof, and costs of suit, and which said writ of attachment was duly served upon me by said Wolf Cahn, on the 9th day of March, A. D. 1861, at 10 o'clock A. M. of said day, and returnable on the 25th day of March, A. D. 1861, at 9 o'clock A. M. of said day, to wit: [illegible]
Chicago, March 9th, 1861.

TRUSTEE'S SALE.—By virtue of the last will and testament of Jerome Atkins, of Detroit, Michigan, deceased, and of the power in me vested by the decree of the Circuit Court of the United States, for the District of Michigan, rendered at the October Term, A. D. 1860, of said Court, in a certain Promissory Note, dated Detroit, Michigan, January 1st, A. D. 1857, and of the power in me vested by the decree of the Circuit Court of the United States, for the District of Illinois, rendered at the October Term, A. D. 1860, of said Court, in the cause of Jerome Atkins vs. Thomas Hale et al., I will sell at public auction, to the highest bidder, at the north door of the Court House in the City of Chicago, in the County of Cook, in the State of Illinois, on TUESDAY, the twenty-third day of April, A. D. 1861, at the hour of 10 o'clock A. M. of said day, the following described real estate, situate in the City of Chicago, County of Cook, and State of Illinois, to wit: Lots numbered one (1) and two (2) in Block numbered one (1) in Kinzie's Addition to Chicago, according to the plat of said addition recorded in the Recorder's Office of Cook County, Illinois. Said sale will be made for the purpose of paying the amount of money found due by said decree to the complainants, with interest thereon from the date thereof, and costs of suit. Terms of sale: Cash.
WALTER, VAN ARMAN & DEXTER,
Solicitors for Complainants.
Chicago, March 9th, 1861.

MASTER'S SALE.—State of Illinois, Cook County, ss. Adolphus Loeb et al. vs. Wolf Cahn et al. In Chancery. In the Superior Court of Chicago. In Chancery. Public notice is hereby given that in pursuance of a decree of said Court in the above entitled cause, I will on the ninth day of April A. D. 1861, at the hour of 10 o'clock A. M. of said day, at the office of said Court in the City of Chicago, sell at public auction to the highest bidder, at the south door of the Court House in said City, the following described lot with the buildings and improvements thereon, situate in said City of Chicago, to wit: Lot [illegible] in Ogden's Addition to Chicago, according to the plat of said addition recorded in the Recorder's Office of Cook County, Illinois. Said sale will be made for the purpose of paying the amount of money found due by said decree to the complainants, with interest thereon from the date thereof, and costs of suit. Terms of sale: Cash. Dated at Chicago, March 9th, A. D. 1861.
JOHN WILLIAMS, Master in Chancery.

STATE OF ILLINOIS, County, ss.—In the Superior Court of Chicago. Thurman Canfield vs. Gilbert D. Hubbard et al. Public notice is hereby given that in pursuance of a decree of said Court in the above entitled cause, I will on the 9th day of April A. D. 1861, at the hour of 10 o'clock A. M. of said day, at the office of said Court in the City of Chicago, sell at public auction to the highest bidder, at the south door of the Court House in said City, the following described lot with the buildings and improvements thereon, situate in said City of Chicago, to wit: Lot [illegible] in Ogden's Addition to Chicago, according to the plat of said addition recorded in the Recorder's Office of Cook County, Illinois. Said sale will be made for the purpose of paying the amount of money found due by said decree to the complainants, with interest thereon from the date thereof, and costs of suit. Terms of sale: Cash. Dated at Chicago, March 9th, A. D. 1861.
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JOHN WILLIAMS, Master in Chancery.

Chicago Tribune.
DAILY AND WEEKLY.
Editors and Proprietors:
CHARLES H. RAY.
JOSEPH K. MEDILL.
OFFICE NO. 51 CLARK STREET.

TERMS OF THE DAILY TRIBUNE:
DAILY, delivered to subscribers in the City, or sent by mail, per annum, $10 00
DAILY, for six months, 5 00
DAILY, for three months, 2 50
DAILY, for one month, 1 00
DAILY, for one week, 25
DAILY, to Newsboys, per hundred, 4 00
DAILY, to Newsboys, per quarter hundred, 2 00
DAILY, to Newsboys, per dozen, 50
DAILY, to Newsboys, per single copy, 5
DAILY, to Country Dealers, per hundred, 3 00
DAILY, to Country Dealers, per quarter hundred, 1 50
DAILY, to Country Dealers, per dozen, 25
DAILY, to Country Dealers, per single copy, 3
DAILY, to Country Dealers, per month, 25
DAILY, to Country Dealers, per week, 6

TERMS OF THE WEEKLY TRIBUNE:
WEEKLY, per annum, $2 00
WEEKLY, for six months, 1 00
WEEKLY, for three months, 50
WEEKLY, to Clubs of Ten, per annum, 15 00
WEEKLY, to Clubs of Twenty, per annum, 25 00
WEEKLY, to Clubs of Thirty, per annum, 30 00

Remittances may be made in Bank Notes, Drafts or Post Office Orders, at our risk. Letters should be addressed to "Chicago Tribune," Chicago, Illinois.

VOLUME XIV. CHICAGO, MONDAY, MARCH 25, 1861. NUMBER 228.

Chicago Tribune.

MONDAY, MARCH 25, 1861.

COMMERCE OF CHICAGO FOR 1860.

Our recent articles upon the Commerce of Chicago and the earnings of our railways for the year 1860 are now issued in pamphlet form. It is a capital document for general distribution. Price per copy, 15 cents; by the hundred, 10 cents; to be had in wrappers ready for mailing at our counting room, No. 51 Clark street.

GOV. HOUSTON AND THE SECESSIONISTS.

Gov. Houston has retired from the Gubernatorial office in Texas, rather than violate his oath to support the Constitution of the United States. He is preparing an address to the people of the State, denouncing the treason Convention.

THE TARIFF IMBROGLIO.

The malign effects of secession, and of the failure of the Government to collect its revenues at the mouth of the Mississippi, are already manifest in St. Louis, where a consignment of imported goods has been received upon which no duties have been paid. In addition to fraud upon the Government, an equal fraud is perpetrated upon the honest and loyal merchants who pay the duties established by law. We rejoice to learn that measures have been set on foot by Secretary Chase to collect the duties on this particular consignment and to punish the offenders.

CARL SCHURZ, ESQ.

We can hardly believe it possible, as stated by the correspondent of the Cincinnati *Commercial*, that the mission to Lisbon has been finally refused to Carl Schurz, or that it is being withheld from him by reason of any settled determination of Secretary Seward, or the President, to deny his claims to an honorable place in the diplomatic service. If anybody has earned such a place, it is Mr. Schurz. If anybody is qualified to fill such a place, it is he. If anybody carries with him to Washington the ardent sympathies of the Northwest, it is he. And the reasons, which were alleged as rendering it impolitic to accredit him to Sardinia, certainly do not exist in the case of Portugal.

Washington Items.

[Special Dispatch to the Cincinnati Commercial.]
WASHINGTON, March 23.

ADMINISTRATIVE POLICY YET UNCERTAIN.

The plans of the Executive in regard to the Southern imbroglio are still wrapped in a dense cloud. All the smart men of knowing precedents to the contrary notwithstanding, report after report emanates here from the heart of politicians, but none will stand the test of careful investigation. Even private intercourse with the Administration, and in constant intercourse with the President, confess to ignorance as to the policy to be pursued. It is that only the question of the abandoning of Fort Sumter has been passed upon favorably by the Cabinet, and that a meeting in the President's hands for ultimate action, for some days; and that an informal agreement, and not a formal armistice, as has been called it, has been arrived at between the Secretary of State and the Southern Commissioners, in pursuance of which, negotiations measures on civil and military affairs, until the Federal Government shall have determined upon a definite line of action. They estimate, at the Executive rooms, firmly believe that the order to evacuate Fort Sumter was issued on Wednesday last. None, however, have any positive knowledge of the fact.

AN UNAUTHORIZED RUMOR.

The Charleston story that Major Anderson and his command will embark on a New York steamer to-morrow, is credited by few, and is itself a critical symptom of its authenticity is visible here.

THE SOUTHERN EMBASSY.

The agreement between Seward and the Southern Commissioners was made by their respective Secretaries, and much pains was taken not to impart to that proceeding any official character, in order not to imply a recognition of the revolutionary movement.

Two of the Montgomery ministers have left for New York, to return by the time they expect Mr. Seward to be ready with his answer.

WHAT WILL THE ANSWER BE?

As to the character of this, varying rumors are afloat. Some say it will be in the affirmative of the honor and dignity of the Government, assert that it will consist in evasive acts bearing upon the Southern forts. Others who cling to the idea of coercion, declaim, claim to know that it will be an elaborate diplomatic document, denying the right of the rebels to make any demand for the delivery of the Federal property, and of the government to comply with it, but opening the door to the settlement of this dispute by the Supreme Court of the United States. We feel safe in the prediction that the voice of Arkansaw will ultimately be for secession, as we have maintained from the time the Convention first met at Little Rock. We notice from the *True Democrat* that the Hon. R. W. Johnson has already published his appointments for canvassing the State, and his potent influence can scarcely fail to be felt in its effects upon the final result. The Hon. E. W. Gantt, the Hon. T. C. Hindman, the Hon. Thos. B. Flournoy, Albert Pike, Col. N. B. Burlow, and other distinguished champions of Southern rights, will also take the field for the purpose of assisting in the disenthralment of their States from the meshes of Black Republicanism.

Kitchens and Closets.

We presume, if the choice were offered to any of our housekeepers which single room in the house they would prefer, if they could retain but one, that the kitchen would be chosen by nine out of ten, leaving the one tenth to be shortly thereafter starved into conformity with the rest.

Parlors, even double parlors, will do very well and perhaps in society are deemed fashionable. Dear Mrs. Gan with her rosewoods, ever in linen suits, whose parlors are opened only for the occasional visits of the duster, would be shocked to think o sparing from her establishment, rooms into which she never sees her children go, without a shudder of alarm, and where she once nearly fainted at discovering Old Gru fast asleep supine upon the sofa, with his boots on.

And yet we protest that the Gan family owe their chiefest comfort to an apartment far less conspicuous, where red-armed Biddy reigns supreme and where Mrs. Gan herself only enters under protest. Think of the Gan family without a *kitchen*. Suppose Gan failed in his wheat venture and got gored by the bulls, and lost marble front and Fortunatus purse, at one fell swoop, and resolutely set off into the new country to build a new home, what room would they take with them?

Not the parlors, even if the red flag spared them the tapestry carpets and rich gimcracks of that domain; not the drawing room or boudoir, but the honest, warm hearted, generous *kitchen*. It is the only room of the pioneer where the bed and the settle and the cooking stove consort together, and the baby's crib and the four barrel are in loving contiguity.

We own to a thorough love and esteem for the kitchen, and we write this to protest against the injustice this leading domestic institution is continually receiving from those who call themselves architects and housebuilders. Enter almost at random the tenement houses of Chicago to-day, and in not one in a hundred shall you find the kitchen a fair play. Great pains are taken for an ample hall, and parlors spacious as the area of the house permits. A stunted bed room is permitted, and perhaps none at all, in the very attic where the housekeeper would desire to find one. The dining room is after the same ambitious pattern, and beyond you are ushered into the kitchen.

If your party be a large one it is doubtful if there will be room for you to do more than look through the doorway into an apartment you would be glad to believe is only a good sized pantry. Don't deceive yourself, this is the kitchen, and there against the wall, too thin to allow your wife's largest platter room to lie on the shelf, is the *pantry*!! And that door opens directly into the yard, without the intervention of a shed, the designer of this edifice, perhaps wisely, deeming that no escape can be too speedy from an apartment so horrible as this must be when the sooty gnome of the domain is up to "baking heat."

This is a fair presentment, we leave it to our house-hunters, of the tenement houses of Chicago. We wish it were confined to these; and yet we know of instances of houses built by their occupants, ample and roomy in front, with just this lam stable failure at the very point where the comfort of the house begins. Do we build houses only for our visitors? Do we live pinched, "cabined, cribbed, confined" that we may set a few more chairs for company and lay down in our parlor carpets a few yards more than our neighbors.

Now tell us if this is really the rule and object of domestic life. We fear that somebody has dealt foully with community in general, by expanding the designing man who erect thise shaky palaces of lath, whose deciduous plaster falls on our heads, whose doors only shut under protest, and are only to be opened by the battering-ram, whose windows shatter querulously to every vagrant breeze, whose roofs grow leaks, like a Dutch housewife's garden, whose floors creak to our feet and under our rocking chairs, whose chimney drafts are being perpetually protested; we say we fear the builders and dealers of these have been misled as to the tastes of our housekeepers, and sadly deceived by some silly brained woman who has persuaded housebuilders into the belief that a kitchen is at best a necessary evil, and to be made as small as possible.

We wish we had before us one of these guilty architectural sinners against the peace of families. We would like to place him under heavy bonds never to build another house without proceeding something as follows: Begin tolerably near the rear end of your lot and erect a large kitchen. Let there be pantry, storeroom, wood-shed. Let these be roomy and spacious. When these are finished if your capital allows, add other rooms. Give first a good dining room, with a closet off from that. Stop here if your funds are out, otherwise attempt a parlor or two, but these are of secondary necessity, unless you have first secured commodious dining room, and airy, well-arranged chambers, with closets.

We commenced to write of kitchens and closets. We are not yet out of the kitchen, and it will be a comfortable place for us to remain until we resume the subject whereof we we have yet a few words to say.

The Kentucky Legislature.

[Special Dispatch to the Cincinnati Gazette.]
FRANKFORT, March 23.

The Senate passed a resolution to adjourn *sine die* on the 27th of this month by a vote of 23 to 2.

The Governor sent in to the Senate to-day a veto message on the bill authorizing the banks of Kentucky to issue and loan out four millions of dollars, redeemable in two years from the date of the issue. The message was long, and was not read, but ordered to be printed. Of course, I cannot give you the grounds of his objection.

The House of Representatives passed a bill exempting from execution a gun worth fifty dollars.

A State Convention is not talked of now. The idea has been abandoned by the most ultra of the Secessionists here.

Gov. Wickliffe spoke here to-day. He made a strong Union speech. The Legislature has invited Mr. Crittenden to address them at an early day.

The Contest in Arkansas.

The Memphis *Appeal* of the 21st is rejoiced at the prospects of secession in Arkansas. It says:

A telegraphic dispatch from Little Rock on yesterday, brings us the gratifying intelligence that the Conference Committee of delegates from the Secession and Union parties, have agreed upon Mr. Yell's plan of submitting at the same time an ordinance of secession and resolutions favoring co-operation to the people. This report will no doubt be speedily adopted by the Convention, which gave this implied consent to it on the appointment of the Committee. It is the only fair compromise that the two parties could have made, and will of course meet with the unqualified approbation of the people themselves.

We feel safe in the prediction that the voice of Arkansaw will ultimately be for secession, as we have maintained from the time the Convention first met at Little Rock. We notice from the *True Democrat* that the Hon. R. W. Johnson has already published his appointments for canvassing the State, and his potent influence can scarcely fail to be felt in its effects upon the final result. The Hon. E. W. Gantt, the Hon. T. C. Hindman, the Hon. Thos. B. Flournoy, Albert Pike, Col. N. B. Burlow, and other distinguished champions of Southern rights, will also take the field for the purpose of assisting in the disenthralment of their States from the meshes of Black Republicanism.

THE CITY.

METEOROLOGICAL.—Range of the thermometer for the week, as noted by E. L. O'Hara at his Drug Store, No. 30 West Randolph st., corner of Canal st:

1861.	7 A.M.	12 M.	6 P.M.
Sunday, March, 17	34	37	35
Monday, " 18	19	29	22
Tuesday, " 19	23	36	31
Wednesday, " 20	19	37	33
Thursday, " 21	20	39	34
Friday, " 22	28	40	39
Saturday, " 23	33	52	50

A NEEDED IMPROVEMENT.—The west approach of Madison street bridge is at present unprovided with a light; yet there is scarcely a point to be named in the streets of the West Division, where one is more needed. The city should attend to this matter at once, as the danger of accident is imminent, from the present state of things.

Notices in the Churches.

NORRIS & HYDE.—Harper, Atlantic and all the magazines for April are received by Norris & Hyde, 100 Dearborn and 10 Washington streets. They also have Cornhill for February, and Chamber's Journal some days ago. London papers March 2d, all the weeklies for the week and Friday's New York dailies. We advise our readers to look in upon them and select from their well stocked counters their Sunday reading.

YOUNG MEN'S ASSOCIATION.

Election of Officers, Annual Meeting.

REPORTS OF OFFICERS.

The Full Regular Ticket Elected

Over six hundred votes were cast on Saturday in the Annual election of the Young Men's Association. This is less than half the membership of the Association, which shows a roll of fourteen hundred strong. Still a fair amount of enthusiasm and generous rivalry was elicited, and the Treasury was enriched by the receipt of dues paid in to the amount of $1,180. The polls were closed at seven o'clock.

In the evening, in the interim of counting the votes, the Annual Meeting was held, the President, Wm. H. Bradley, Esq., in the Chair. After the minutes of the last meeting were read and accepted, reports of officers and committees were presented. The first of these was the

FINANCE COMMITTEE.

The Chairman, C. R. Larrabee, presented a report, of which the following is an abstract:

Amount in Treasury last year	$1,904.41
Unpaid bills	758.24
Balance	$1,146.17

Receipts.

From members	$93.25
Special collections	210.00
Lectures	295.50
Life Memberships	25.00
Rents	92.70
Evening Courses	673.50
Members, dues present election	1,179.20
Total	$4,367.44

Expenditures.

Paid out for rent	$80.00
Salaries	900.00
Extra services	77.75
Insurance, &c.	51.00
Gas and coal	253.10
Newspapers and periodicals	402.50
Ink and printing	215.15
Fixtures	95.75
Books, and express on same	186.69
Total	$4,576.97

In brief, it may be stated as a most encouraging exhibit, that the Association is free from debt, has paid $325 in advance on newspapers, and will realize from $1,000 to $1,200 on dues yet unpaid. The next report was that of the

LECTURE COMMITTEE.

Henry W. Bishop, Esq., the Chairman, reported the following:

No. of Lectures	16
Total receipts	$2,787.09
If 16 Lectures	1,100.25
Other expenses	994.50
Profits of Course	$92.84
	$2,739.09

It was noticed in the report that the lectures of Mr. Gough were the most successful, pecuniarily.

William H. Bradley, Esq., President of the Association, as Chairman of the Executive Committee, presented a highly interesting report from which we abstract:

EXECUTIVE COMMITTEE.

In view of the practice early established of equalizing the labors and responsibilities of the members by changing the executive officers yearly, it has occurred to me that, as the Association has completed the first year of its existence, it would be profitable and interesting to review the more prominent events of each succeeding administration.

The Committee appointed at the last annual meeting to act in conjunct with the Executive Committee to examine the charter and by-laws of the Association with a view to amendments, have discharged their duty and recommend no reformation be made as regarded the charter, but that an early revision of the by-laws be effected by such changes as experience may suggest.

The funding of $1,000, ordered at the last meeting had not been attended to, as there was no money in the Treasury, after paying all the liabilities, that was deemed sufficient to meet incoming liabilities.

The expenses of the Association are larger than resources warrant. The item of rent especially has been increased, and we now paying $1,500 per annum.

I respectfully renew my recommendation heretofore made by one or two of my predecessors, involving a change in the By-Laws, with reference to the quarterly dues, which I think should be three dollars, paid semi-annually in advance in equal instalments. I recommend that the three dollars be paid in advance, thereby saving the necessity of that all defaulting members after due and simple notice, be dropped from membership. This would enable the Association to know who were and who were not members. It would also enable the Executive Committee to act more intelligently in fixing their policy for the year, and also save the labor of unsatisfying reminders of indebtedness for services to collecting sentimental dues.

Reference was appropriately made to the decease of David L. Phelps, a member of the Association, and devoted friends of the Association, and at one time a President.

READING ROOM AND LIBRARY.

The reports on these departments, presented by Melville W. Fuller, Esq., were interesting and important. By the former, the following exhibit was shown of the supply of the Reading Room for the past year:

No. of Dailies	41
do Semi-Weeklies	3
do Periodicals	15
Semi-Weekly	1
Tri-Weekly	1
Total	61

The Report on Library we present entire, as follows:

REPORT OF LIBRARY COMMITTEE.

WILLIAM H. BRADLEY, Esq., President of the Young Men's Association:

The Library Committee, in accordance with the By-Laws of the Association, have the honor to submit the following report of their doings during March 23d, 1861:

The fact is universally recognized by the members of the Association that the above of the several Committees of the Board of Management, are generally the most laborious and responsible, and upon whom also devolves the duty of presenting the annual resume of what has been attempted and effected in the year's operations, and it is not surprising that I therefore feel it incumbent upon them before proceeding to the duties of this committee to examine the Library for the past year, to express their regret that the removal from Chicago of the former Chairman, Mr. Gurney, and the loss to the Library of the valuable services to that capacity for the last year of Mr. Gough, should devolve the responsibility of the present duty upon the youngest member of the Board, and to ask that as much consideration be shown for it as possible, filled by the present occupant of that position. I a deprivation experienced by a portion of the Board in the preparation of this report. And the Committee will remark in the same connection that they are consequently unable to say, although they believe they may congratulate themselves on satisfactory progress in this department, they are still obliged to leave much unperformed which they can only present by way of suggestion to their successors.

	Volumes.
The whole number of volumes in the library, as stated in the last report of the Committee, was "nearly seven thousand," or as appears by the register	7,000
To this number have been added during the current year, by purchase	760
By donation	31
By binding periodicals and newspapers	59
Making the total number of volumes added for the year ending March 23, 1861	850
And the whole number	7,900

The expenditures for the same period has been as follows:

In the purchase of books	$671.89
Less amount paid for books	64.32
	$607.36

Received in last year's report | $607.36

These figures compare favorably with those of the two preceding years (1858-59, and 1859-60) as will be readily perceived by an inspection of the following abstract:

Number of volumes added during the year ending March 26th, 1859	750
By donation	207
By binding	37
Number of volumes add'd during the year ending March 24th, 1860	980

All of which are stated in the report to have been "by purchase," and no other data being given it is left to conjecture whether any of these by donation and fifty volumes embrace all the additions for that year, made in every way.

The number of volumes added during the year ending March 23d, 1861, *eight hundred and sixty*, being an increase of four hundred volumes over the number added in both the previous years, and of nearly one hundred volumes over the number added in both the previous years.

So far is the improvement confined to the increase of the number of volumes, since the corresponding period of last year, the number added during the month of March 23, 1861, will be found to exhibit proportionately gratifying results.

The amount of money paid for books and stationery for the year ending March 26, A. D. 1859, was $607.36, and of nearly one hundred dollars (which could have formed but an inconsiderable part) | $472.75

Number of volumes added by purchase last year | 760

Expended for books during the year ending March 26, 1860 | $607.36

Number of volumes added by purchase during same year | 220

Hence it appears that in proportion to the number of volumes added to the library by purchase during the last three years, the amount of money paid out for them has been nearly the same in either of the two others.

That the number of volumes purchased during the current year is three hundred and thirty-seven more than obtained in the same way in 1859-60, and five hundred and twenty-three over the number brought in 1858-59, yet the additional expense is but $107 95 as compared with the former, and $204.53 as compared with the latter.

During the past year, Or, to place it in another point of view, a period of two years and seven months, there has been purchased during the two years ending March 24, 1860, at a cost of $1,080 and seven months ending March 23, 1861, at an expenditure of $607.36.

It should be suggested that this marked improvement in the purchase of books at the lowest possible rates from the first to the current year, will not be found to continue in the same ratio in future years, as the first purchases of a new library naturally fall into the hands of the dealers, and the prices of books are generally reduced during the first year or two of the existence of a library.

Of the number of volumes in the library, as stated in the last report, "nearly seven thousand" were so accessioned, and the remainder of the additions have been duly registered and numbered.

The number of books now in the library is nearly seven thousand, and the number of volumes is about eight thousand.

During the past year the Librarian was requested by the President and this Committee to prepare a list of such works in addition to the ordinary purchases for the library, as in his judgment it would be necessary and advisable to procure, should circumstances so complete as to render possible a special appropriation for that purpose. Such list has been prepared and submitted, and the list so prepared to this Committee for their approval. Of the works therein enumerated, some forty-four volumes were ordered by the Committee at the usual routine of purchases during the year. About thirty volumes of which, being Parts and Volumes of works already partly received, will be received by the new Board, and be included in the report for the ensuing year, being, as a matter of course, beyond the control of the present administration. Of the other works named in the list now under consideration, your Committee selected upon three hundred volumes, including only two or three volumes of any one work, and the choice of which they urged upon the Executive Committee with the strongest recommendations, and upon their application appropriated the two hundred dollars for that purpose. Constant[illegible] the monthly additions, the Committee finally expended three hundred and seventy-five dollars, including charges for freight, &c., of the sum appropriated, and succeeded in obtaining two hundred and sixty-two volumes of standard literature, which will be of great value to the Library.

Of the other works enumerated in the list of recommendations, the Committee wish to express their sense of faithfulness to the best interests of the Library, in the purchase of Guizot's History of Civilization, Hallam's Constitutional History, Motley's Dutch Republic, Prescott's Philip II., Macaulay's England, and many of these are translations. The Committee have recently ordered, among the books of a late sale, and from the list especially prepared by the Librarian, the following: Les Miserables, Victor Hugo; Lettres de Joseph De Maistre Correspondance Diplomatique, &c., 2 vols.

Joseph De Maistre, 2 vols.)

But this was done not so much in view of the necessity of supplying works in the French language as the belief that a large number of the members from their pleasant visits.

This committee must be permitted, however, to declare their conviction of the usefulness of early attendance upon the duties of the Library. It is to regret that the absence of their former chairman, and the loss of valuable time which the person who entered upon his duties have prevented the accomplishment by them of something more worthy of mention of the Society.

The commission have the gratification of acknowledging the donation of a very valuable volume of Quaker Theology, presented by the Philadelphia Society of Friends, through Joseph J. Gurney, Esq., of Norwich, and they have to note here the thanks of the Executive Committee, not only for this gift, but for the attendance of Mr. Gurney, whose kindness the book itself is but a token of, did.

The Society has received also, from the author, an exceedingly valuable and interesting work entitled "Sailors' Sermons," by N. L. Boardman, Esq., of Boston, being the substance of his addresses to sailors, and published during this year, and they have this opportunity to offer him the acknowledgments of the Association therefor.

It is scarcely possible that two or three Congressional publications, which are now being sent to the Library during the current year, but your Committee do not consider the receipt of the same quite sure that if such is the fact, there has been no larger number presented.

This is a matter of the greatest importance, and unsatisfactory list of donations, so far as the number thereof is concerned, and your Committee would suggest that a circular letter from the Executive Committee be directed to the end that the next annual report from the Committee on the Library may be more satisfactory in this respect, and this subject, and the contents of the Library be placed in a more prosperous condition.

It has occurred to this Committee, from a somewhat careful observation of the working of the Library during the last four weeks, that it might be a judicious policy for the Executive Committee to dispose of, or, at least, all duplicate copies of works after the immediate demand for them has slackened. The Library is naturally divided into two departments, the one for reference, the other of those for circulation. The circulating department has of late assumed more importance than perhaps was contemplated, and requires a corresponding degree of attention and care. Of the more popular publications now in the Library, and procuring quite a number of copies, and the means of the Association are already severely taxed to supply the demand for them. If the duplicates be deserted, has always exceeded the ability of the Library to meet. By selling duplicate copies a fresh source of revenue for the purchase of new books will be thrown open, and perhaps a not s

Chicago Tribune.

SUNDAY MORNING, MAY 16, 1886.

CONGRESS THIS MORNING.

Very little of importance was done in the Senate yesterday. The Blair Educational bill was taken up, and Mr. Blair addressed the Senate in support of it. He said that the bill was not a new one, but had been before Congress for several years. It was not a party measure, but was supported by Republicans and Democrats alike. The bill was not a sectional measure, but was for the benefit of the whole country. The South was in need of the bill more than the North, because the illiteracy was greater there than in the North. The bill was not a charity measure, but was for the benefit of the whole country. The bill was then laid aside informally, and the Senate went into executive session. After the doors were reopened the Senate adjourned.

In the House the Senate bill to provide for the erection of a public building at Fort Scott, Kan., was passed. The bill for the erection of a public building at Wichita, Kan., was also passed. The bill for the erection of a public building at Topeka, Kan., was also passed. The bill for the erection of a public building at Leavenworth, Kan., was also passed. The bill for the erection of a public building at Atchison, Kan., was also passed. The bill for the erection of a public building at Salina, Kan., was also passed. The bill for the erection of a public building at Hutchinson, Kan., was also passed. The bill for the erection of a public building at Ottawa, Kan., was also passed. The bill for the erection of a public building at Iola, Kan., was also passed. The bill for the erection of a public building at Coffeyville, Kan., was also passed. The bill for the erection of a public building at Parsons, Kan., was also passed. The bill for the erection of a public building at Arkansas City, Kan., was also passed. The bill for the erection of a public building at Winfield, Kan., was also passed. The bill for the erection of a public building at Independence, Kan., was also passed. The bill for the erection of a public building at Chanute, Kan., was also passed. The bill for the erection of a public building at Emporia, Kan., was also passed. The bill for the erection of a public building at Newton, Kan., was also passed. The bill for the erection of a public building at Hiawatha, Kan., was also passed. The bill for the erection of a public building at Abilene, Kan., was also passed. The bill for the erection of a public building at Manhattan, Kan., was also passed. The bill for the erection of a public building at Junction City, Kan., was also passed. The bill for the erection of a public building at Concordia, Kan., was also passed. The bill for the erection of a public building at Beloit, Kan., was also passed. The bill for the erection of a public building at Clay Center, Kan., was also passed. The bill for the erection of a public building at Salina, Kan., was also passed. The bill for the erection of a public building at Hutchinson, Kan., was also passed. The bill for the erection of a public building at Ottawa, Kan., was also passed. The bill for the erection of a public building at Iola, Kan., was also passed. The bill for the erection of a public building at Coffeyville, Kan., was also passed. The bill for the erection of a public building at Parsons, Kan., was also passed. The bill for the erection of a public building at Arkansas City, Kan., was also passed. The bill for the erection of a public building at Winfield, Kan., was also passed. The bill for the erection of a public building at Independence, Kan., was also passed. The bill for the erection of a public building at Chanute, Kan., was also passed. The bill for the erection of a public building at Emporia, Kan., was also passed. The bill for the erection of a public building at Newton, Kan., was also passed. The bill for the erection of a public building at Hiawatha, Kan., was also passed. The bill for the erection of a public building at Abilene, Kan., was also passed. The bill for the erection of a public building at Manhattan, Kan., was also passed. The bill for the erection of a public building at Junction City, Kan., was also passed. The bill for the erection of a public building at Concordia, Kan., was also passed. The bill for the erection of a public building at Beloit, Kan., was also passed. The bill for the erection of a public building at Clay Center, Kan., was also passed.

"Public Buildings are Evil."

Public buildings are evil. They are evil because they are public. They are evil because they are buildings. They are evil because they are buildings which are public. They are evil because they are buildings which are public and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government and which are erected by the Government. They are evil because they are buildings which are public and which are erected by the Government

Chicago Tribune

MONDAY, MARCH 25, 1861.

Daily Arrival and Departure of Chicago Trains. Figures Show Central Time.

Trains Depart.	Arrive.
MAIN.	
MICHIGAN SOUTHERN.	
8.00 a.m.	10.00 p.m.
4.30 p.m.	11.05 p.m.
MICHIGAN CENTRAL.	
8.45 a.m.	10.00 a.m.
4.30 p.m.	11.05 p.m.
PITTSBURG, FT. WAYNE AND CHICAGO.	
8.00 a.m.	10.00 a.m.
4.30 p.m.	11.05 p.m.
SOUTH AND WEST.	
CHICAGO AND ROCK ISLAND.	
8.45 a.m.	10.00 a.m.
11.40 p.m.	4.00 p.m.
DIXON AIR LINE.	
11.40 a.m.	10.00 a.m.
4.00 p.m.	Noon.
ILLINOIS CENTRAL—MAIN.	
8.30 a.m.	10.00 a.m.
4.30 p.m.	5.00 p.m.
BURLINGTON AND QUINCY.	
11.15 a.m.	9.30 a.m.
11.40 p.m.	5.00 p.m.
AURORA ACCOMMODATION.	
4.40 p.m.	10.40 a.m.
ALTON AND ST. LOUIS.	
8.45 a.m.	10.00 a.m.
4.30 p.m.	5.00 p.m.
NORTH AND WEST.	
GALENA AND CHICAGO UNION.	
11.40 a.m.	10.00 a.m.
5.15 p.m.	7.00 p.m.
NORTHWESTERN.	
8.00 a.m.	10.00 a.m.
4.30 p.m.	5.00 p.m.
MILWAUKEE.	
7.30 a.m.	10.00 a.m.
11.40 p.m.	11.05 a.m.

The Ups and Downs of this Life.

[From the Buffalo Republic.]

About fifteen years ago, among the fashionable boarders at one of our prominent hotels in this city, were two fascinating and well-dressed ladies and their husbands, who relished with the good society of that day, especially the happier and the gayer. Great attractive in the circle in which they moved. The husbands of the being, in the common parlance of the times, clever, whole souled gentlemen, always "a ball fellow well met" with everybody, and occupying prominent positions in their society, was courted in their circle of friends and associates. Every lavish expenditure was indulged in to gratify the wishes of the ladies, in extravagant dressing, and entertaining their friends in the rounds of fashionable dissipation. Life moved along, seemingly all sunshine, and to the less favored, not a cloud could be seen to mar the pleasure of their gay and happy enjoyment. A few short years passed, and one of the enchanting and envied gay wives, in her girlish days the pride of a doting father and mother, resident of a Southern city, educated in all the accomplishments of one of the first Female Seminaries, after wrapping out a miserable sickness and disease, the result of former imprudences and dissipations, became the inmate of our county Poor House, where death terminated her career. Her husband, ejector of considerable reputation throughout the country, who years before separated from the other lady, a few years ago was detected in a forgery or a swindling operation, for which he is now serving out a term of years in the Auburn prison.

And now comes the last actor of this domestic drama. A few days since, passing through the Work House on a tour of inspection, among the inmates of that institution, our attention was called to one who bore the appearance of a very genteel lady, and on inquiring, we found it was the unfortunate wife of the imprisoned confidence operator, and the last of the once fashionable quartette. Revellers in wealth and luxury, she left her happy home and parents in Philadelphia, to follow the fortunes of one she had sworn to love, honor and obey. She who once shone so conspicuously as concerts, balls, and amid the festive scenes, and by her accomplishments, beauty and all that goes to make up a bewitching woman, sunk so low, seemed almost impossible! Step by step she had fallen in her career of dissipation and vice, until from the former enviable position she occupied in the gay world of fashionable life, through the influence of the intoxicating cup, she had become the associate of the lowest and abandoned characters, such as fill our prisons. Her health being so bad, through the unhappy results of those whose life she had lately shared, she was removed to the County Poor House, there to receive the kind attention of those who minister to the wants of the poor and unfortunate.

This is no exaggerated sensation item, but a plain simple story of facts, as hundreds who read this paragraph can testify.

The Cure of Drunkenness.

It is said that at the water cure establishment at Clifton Springs, N. Y., they have a mode of treatment which has proved successful in the radical cure of many cases of intemperance. The irresistible appetite for liquor which is acquired by men who cannot govern their appetites is quite as much a physical as a moral disease, and the terrible craving for the accustomed stimulus which constitutes the great and apparently irresistible obstacle to reform, comes mostly from the local inflammation of the stomach and brain. In cure by medical treatment is not therefore irrational, and if it is possible it should be understood, that those who struggle vainly to break the chains of a degrading habit, may avail themselves of whatever medical reinforcement may contribute to the support of an enfeebled will. There is a famous prescription in use in England for the cure of drunkenness, by which thousands are said to have been assisted in recovering the mastery. The recipe came into notoriety through the efforts of John Vine Hall, father of Rev. Newman Hall and Capt. Vine Hall, commander of the Great Eastern steamship. He has often into a habitual drunkard use that his most earnest efforts to reclaim himself proved unavailing. At length he sought the advice of an eminent physician, who gave him a prescription which he followed faithfully for seven months, and at the end of that time had lost all desire for liquors, though he had been for many years led captive by a most debasting appetite. The recipe, which he afterwards, and to which many other drunkards have been assisted to reform, is as follows. "Sulphate of iron, 5 grains; magnesia, 10 grains; peppermint water, 1½ drachms; spirit of nutmeg, 1 drachm; twice a day."

This preparation acts as a tonic and stimulant, and so partially supplies the place of the accustomed liquor, and prevents that absolute physical and moral prostration that follow a sudden breaking off from the use of stimulating drinks. In cases where the appetite for liquors is not too strong, the medicine supplies the place of the accustomed drams entirely. In the Mt. Hall gentleman of liquors at first with the medicine, diminishing the amount gradually, until he was able to leave off liquor in toto. He could not bear that after which he continued to take the medicine a month or two till he felt that he was wholly relieved of the appetite. Could we induce in a sound mind in a sound body. There is probably in the case of this medicine, as of all others, very much in the moral support given to the patient by confidence in it as a specific. But there is no doubt that it also acts directly as a remedy by assisting in the recovery of the normal and healthy tone of the system. Anybody beginning to suspect that he is going too far, and "not to be governed by a spiritual limit of what is wasteful" for his stomach's sake and often infinitely, will do well to try this celebrated English cure, and if it does the work, recommend it to a neighbor who is addicted to a similar weakness.—*Springfield Republican.*

Are the English Coal Mines Exhausted?

During the recent debates in the British Parliament on the commercial treaty with France, a question was raised about the coal supplies of England. Some persons took a very gloomy view of the subject, and succeeded in frightening the weak-nerved portion of the British public into a belief that at no very distant period they would have to seek some substitute for coal. Others, more sanguine, took the opposite view, and offered their services would be a bountiful supply of the precious mineral for at least five thousand years to come.

This discussion was not without its results at Mr. Hull, a competent authority, has investigated the facts and published for the general enlightenment a work on "The Coal Fields of Great Britain." Mr. Hull's conclusions are of an encouraging nature. He does not aver that the coal mines are quite inexhaustible, but he shows immediate apprehensions by showing "that for many generations to come the mineral resources of England are capable of meeting any fresh demand which can possibly be subjected, either for home or foreign consumption." Meanwhile John Bull can keep himself warm and meet the difficulty half way. Before two hundred years have passed over his head he will probably have solved many new problems, among others that of deep mining. Then it hasn't turned now work as low in the earth as the coal lies, on account of the temperature, which increases progressively from the surface downwards. The limit to deep mining is conventionally fixed at four thousand feet, yet some of the coal seams are ten thousand feet in thickness, and there is a geological story of coal also beyond human reach. But the aid of science may help to accomplish what, at this date, looks impracticable, and it must not be forgotten that the coal-getting appliances of to-day were the impossibilities of the past. Mr. Hull is entitled to the deep gratitude of the English public for his comforting assurance that their apprehensions are not only baseless, but that their coal fields are deeper and more lasting than they had imagined.—*N. Y. Times.*

"Professor" Gardner In Trouble.

The Rochester Union and Advertiser gives the following account of an affair at that city in which "Professor" Gardner, the soap man, figured:

"Suffice it to say that since he has been in this city a week or so, he had a room at Congress Hall, one of our celebrated hotels. The Guardians of the Waverly, near by, from their windows, saw Gardner in his room, in the broad light of day, under circumstances that left no doubt of his intentions to do what is forbidden by statute three times, and his conduct attracted the attention of a number of persons. A gentleman who boarded at the Waverly with his family, yesterday met Gardner at his pranks, and recognized him, even though he was profusely nude. This gentleman, of once met Col. Cook, the proprietor of Congress Hall, and the Colonel lost no time in giving Gardner to understand, in as bad Bostonese the house where he boarded could be found. Gardner had an intimation that legal proceedings would be instituted against him, and he lost no time in escaping from the city. He went East on the express train last night, and is probably the last we shall see of him in these parts, and possibly we shall long be more of him as a lecturer and soap Vender.

—Mr. Cavenaugh, formerly a member of Congress from this State, for which he was a Democrat, has been a resident of Minnesota. Gen. Shields, late United States Senator, went to California a year since for the purpose of investigating the mineral resources of that State.

Go Get my Hair!

Kennedy's Medical Discovery

Music Stores.

Business Cards.

Sewing Machines.

THE SINGER SEWING MACHINES!

Educational.

Plumbing.

Scales.

Eye and Ear.

Dentists' Cards.

Lumber, &c.

To Property Owners.

Steam Dye Stocks.

Co-Partnership Notices.

For Pike's Peak.

Chicago Tribune

Stationery, &c.

Banking and Exchange.

Farm for Sale.

Dry Goods, Notions, &c.

Wholesale Houses.

Boots and Shoes.

Hats, Caps and Straw Goods.

Clothing.

Furniture.

Insurance.

Machinery, Hardware, &c.

Candles, Soap, &c.

Stoves, Ranges, &c.

Trusses.

Grain Crushers.

Lightning Rods.

Seeds.

To Inventors.

Chicago Tribune.

MONDAY, MARCH 25, 1861.

MONETARY.

Saturday Evening, March 23, 1861.

Most of the banks and bankers in the city appear to consider to-day a holiday, and consequently but little is doing in financial circles. The market continues very quiet, with a steady demand for exchange, and a limited supply. The buying rates for exchange on the principal points are somewhat lower than they were a week ago, and the selling rates are quite near to the rule within the next few weeks.

Gold becomes more and more the same price as exchange, with scarcely any demand.

Were we so unfortunate as to get a general view of the money market it would require a repetition of what has been often said within the last month. Currency is abundant, very, and the opportunities for profitable investment are extremely few.

Kaskaskia (Ill.) Herald.—Dispatches were received to-day from Milwaukee, stating that the bills of the Kaskaskia Bank, at Fort Atkinson, had been thrown out in that city. We are not sure of the facts; but on their showings it seems as if somebody had attempted to circulate the bills publicly. Our remarks are as follows. On the 30th of September the report of the Bank was as follows:

Capital		$25,000
SECURITIES.		
Illinois 6s		5,000
Missouri 6s		5,000
Ohio 6s		1,000
Total		$36,000
Circulation		$34,190

With exchange at 1per cent. and Missouri 6's at par, this would have a deficiency of little more than $3,000, and it would seem that the combined capital of a few patriotic soldiers could have carried the bank through safely. Since the last of September, however, it should have been the policy of banks to keep near home. What, then, is the condition of the Kaskaskia Bank? By the last Bank Comptroller's report, dated Jan. 21, 1861, we find its statement as follows:

Capital		$50,000.00
SECURITIES.		
Illinois 6s	$5,000.00	
Missouri 6s	25,000.00	
Ohio 6's	1,000.00	
Indiana 6s	5,000.00	
North Carolina 6s	10,000.00	
Tennessee 6s	5,000.00	
Virginia 6s	5,000.00	
Specie	48.80	
Total		$56,048.80
Circulation		$41,031.00

If the addition here shown is correct in October, it may also be correct in January, and a deficiency of about $15,000 would not be formed till all the facts are known. We are not informed as to the price at which the different stocks were taken; but in any event, it is to be hoped the loss will not be very heavy.

PATTOCTUK (Ind.) BRANCH OF THE STATE BANK.—The Pipestone Branch of the Bank of the State of Indiana, has been taken possession of by the Board of Control, owing to irregularities, and the precise nature of which we are not advised. It is also reported sufficiently to make it certain that business for some time past. The other branches being responsible for the liabilities of the bank, the bill holders have no fears of loss. Its notes will pass as usual, and be redeemed upon presentation. This is one of the branches of which the Indiana State Bank reports so flattering. Nothing can be lost by the public as long as any portion of the assets remain. This is also the case with the State Bank of Ohio.

The above is from the Cincinnati *Gazette* of Wednesday. It should not be forgotten that the law passed by the Legislature establishes the Union Bank of Illinois, upon terms which affect the people vote for it at the fall election, in almost an exact copy of the Indiana law. Tried and digested with our present system, it is believed that people will adopt what experience has proved to be better.

CINCINNATI.—The *Gazette* of yesterday says:

We suppose there is a greater amount of unemployed capital in this city than at any previous time, and even in Cincinnati, where there is rarely any trouble on this ground, enough capital is at present lying idle to more than offset that short 30 per cent securities of this grade could now be sold for. The interest before bankers' rates, the latter being 10@12 per cent.

The demand for Eastern exchange was very full to-day, and there was a large supply, which helped it in excess of the receipts. The buying rates for New York were at par, and the selling rates 1/4 @ 1/2 on all points at 90 days from. We heard of no transactions in New Orleans. Gold was also inactive. We quote:

	BUYING.	SELLING
New York Sight	1/4@3/4 prem.	3/4 prem.
New York 30 days	par.	1/4 prem.
American Gold	3 prem.	3@3 prem.

MISSOURI BANK BILL.—The Governor of Missouri has signed the bank bill recently passed by the Legislature of that State. It makes some few important changes in the banking laws of the State, and legalizes the suspension of the Missouri banks. Section fourth of the bill makes provision for the July interest on the State debt, though the price of Missouri bonds in this market had been scarcely affected by other considerations than this. The New York market of late has been freely supplied with bonds from the Illinois banks that are winding up. The section alluded to reads as follows:

That in order to provide the means for the redemption of the revenue bonds due January, 1862, and for paying the interest due on the 1st day of July, 1861, the Governor is hereby authorized and empowered to sell three hundred thousand dollars of the bonds of the State of Missouri, and deposit the proceeds thereof in the State Treasury, to the credit of the sinking fund commissioners. The president and directors of each and every bank incorporated in this State, except the banks of Kansas and Platte City, shall, on or after the first day of May next, pay into the State Treasury, to the credit of the sinking fund commissioners, their proper share of five hundred thousand dollars, to be apportioned according to the capital stock of each banks paid in, and the Governor is hereby authorized to issue receipts therefor, and to countersign and deliver certificates of stock to the banks entitled thereto, but no certificate shall be issued to any bank until the receipt of the Governor for the amount of its apportionment shall be presented to the auditor of public accounts, who shall thereupon issue a warrant for the certificate of stock to which the bank is entitled.

We notice that the treasurer of St. Louis county advertises to pay in bankable funds, on presentation in St. Louis, the coupons on the county debt, due next June and July, and payable in New York.

The object of this anticipatory payment is, of course, the saving of exchange to the county, by the sending on hand.

NEW YORK MONEY MARKET.—We take the following from this week's *Independent*:

There seems no increasing difficulty in finding new and short investments for capital. The demand for deposits at interest, have more offered at 5 @ 6 per cent., but few, if any, below 5 per cent. is the rate for loans sought for. Discounts of good paper are easily obtained, but there is not much of it to be had. Call loans are at 7 @ 7 per cent., and securities of this grade could now be sold at 10 per cent before bankers' rates, the latter being 10@12 per cent.

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